

James R. Fox and Terri L. Fox
620 East Fox Lane
Newcastle, OK 73065

Residential Capital, LLC
c/o KCC
2335 Alaska Ave.
El Segundo, CA 90245

June 20, 2013

Re: PackID: 50
NameID: 10950877
Case No. 12-12020 (MG)

To Whom It May Concern:

We are in receipt of your notification of Late Filed claim as the basis for objection which disallows our claim and we do not understand why our claim has been disallowed or expunged.

We believe that we mailed the lengthy list of documents upon receipt of the notice we received from you to be part of of this claim. It took some time to assemble, copy and certify the file.

Our loan was based on fraud, which has no time limit. It was an ARM loan where the principal balance increased which was not explained to us and was supposed to be an affordable loan made for Seniors. The promised low payment was for ONE (1) payment only. The payment increased as did the loan balance.

Please advise.

Thanking you in advance for your assistance.

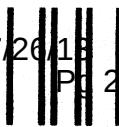
Yours truly,

James R. Fox and Terri L. Fox

RECEIVED

JUL 02 2013

KURTZMAN CARSON CONSULTANTS



First Class Mail
Postage & Fees Paid
USPS
Permit No. G-10

• Sender: Please print your name, address, and ZIP+4 in this box •

James R. Fox
620 East Fox Lane
Newcastle, OK 73065

7012 2920 0000 6959 8053

PLACE STICKER AT TOP OF ENVELOPE TO THE RIGHT OF THE RETURN ADDRESS, FOLD AT DOTTED LINE

CERTIFIED MAIL™

7012 2920 0000 6959 8053

7012 2920 0000 6959 8053

U.S. Postal Service™ RECEIPT
(Domestic Mail Only; No Insurance Coverage Provided)
For delivery information visit our website at www.usps.com

OFFICIAL USE

Postage	\$
Certified Fee	
Return Receipt Fee (Endorsement Required)	
Restricted Delivery Fee (Endorsement Required)	
Total Postage & Fees	\$

Postmark Here

Sent to
Residential Capital LLC
2335 Alaska Ave.
El Segundo CA 90245

PS Form 3800, August 2006 See Reverse for Instructions

SENDER: COMPLETE THIS SECTION

- Complete items 1, 2, and 3. Also complete item 4 if Restricted Delivery is desired.
- Print your name and address on the reverse so that we can return the card to you.
- Attach this card to the back of the mailpiece, or on the front if space permits.

1. Article Addressed to:

Residential Capital LLC
c/o KCC
2335 Alaska Ave.
El Segundo, CA 90245

2. Article Number
(Transfer from service label)
PS Form 3811, February 2004

COMPLETE THIS SECTION ON DELIVERY

A. Signature ☒ Agent ☐ Addressee

B. Received by (Printed Name) C. Date of Delivery

D. Is delivery address different from item 1? ☐ Yes
If YES, enter delivery address below: ☐ No

3. Service Type
☒ Certified Mail ☐ Express Mail
☐ Registered ☐ Return Receipt for Merchandise
☐ Insured Mail ☐ C.O.D.

4. Restricted Delivery? (Extra Fee) ☐ Yes

102595-02-M-1540

Soho
pay-off

FOX

JANET KAY TUCKER
JAMES R. FOX
1270 CRIMSON SAGE AVE.
HENDERSON NV 89012-4866

12-05

94-72/1224 NV
7654

Bank of America



Money Market Savings
ACH R/T 122400724

⑆541880158⑆ 004969169127⑈



20060831-0001593

Fee: \$43.00
N/C Fee: \$0.00

08/31/2006 09:24:52
T20060152126

Requestor:
NEVADA TITLE COMPANY

Frances Deane KXC
Clark County Recorder Pgs: 30

Assessor's Parcel Number: 162-21-315-567

962-

Return To: FL9-700-01-01
JACKSONVILLE POST CLOSING
9000 SOUTHSIDE BLVD.
BLDG 700, FILE RECEIPT DEPT.
JACKSONVILLE, FL 32256

Prepared By: HENRY L. PLAZA
BANK OF AMERICA
275 S. VALENCIA AVE. 1ST FLOOR
BREA, CA 92823-6340

Recording Requested By:
NEVADA TITLE
2500 N. BUFFALO STE #100
LAS VEGAS, NV

04-02-1712-RD

[Space Above This Line For Recording Data]

LOAN # 6871474893

DEED OF TRUST

Paid in Full

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated AUGUST 25, 2006, together with all Riders to this document.

(B) "Borrower" is MYRA MCMILLAN AND JAMES MCMILLAN

Borrower is the trustor under this Security Instrument.

NEVADA - Single Family - Fannie Mac/Freddie Mac UNIFORM INSTRUMENT

Form 3029 1/01

6(NV) (0307)

Page 1 of 15

Initials: *mm jm*

VMP Mortgage Solutions (800)521-7291

CVNV 08/25/06 10:19 AM 6871474893



20060802-0005270

Fee: \$40.00
N/C Fee: \$25.00

08/02/2006
T20060134975

14:35:15

Requestor:
TICOR TITLE OF NEVADA INC

Frances Deane DBX
Clark County Recorder Pgs: 27

Assessor's Parcel Number:
139-34-411-087
Return To: SILVER STATE FINANCIAL
SERVICES, DBA SILVER STATE MORTGAGE
2485 Village View Drive, 3rd Floor,
Henderson, NV 89074

Prepared By: Sandy Milovanski

Recording Requested By: SILVER STATE FINANCIAL
SERVICES, DBA SILVER STATE MORTGAGE
8655 SOUTH EASTERN AVENUE
LAS VEGAS, NV 89123

[Space Above This Line For Recording Data]

DEED OF TRUST

MIN 100163177000459039

Paid in Full

DEFINITIONS

Words used in multiple sections of this document are defined below and other words are defined in Sections 3, 11, 13, 18, 20 and 21. Certain rules regarding the usage of words used in this document are also provided in Section 16.

(A) "Security Instrument" means this document, which is dated July 26 , 2006 together with all Riders to this document.

(B) "Borrower" is James R Fox and Terri L Fox husband and wife as joint tenants

Borrower is the trustor under this Security Instrument.

(C) "Lender" is Silver State Financial Services, Inc d/b/a Silver State Mortgage

Lender is a corporation organized and existing under the laws of Nevada

NEVADA-Single Family-Fannie Mae/Freddie Mac UNIFORM INSTRUMENT
WITH MERS

Form 3029 1/01

VMP -6A(NV) (0307)

Page 1 of 15

Initials: JTF

VMP Mortgage Solutions (800) 521-7291

610 129449730 02 001 001



HOME LOANS

Property address
900 Las Vegas Boulevard South

MONTHLY HOME LOAN STATEMENT

0012474 01 AT 0.346 **AUTO T5 3 2068 89178-8283
PO A4 AG 500-----0-2-1- M19915 IN P12486



JAMES R & TERRI L FOX
7853 Sleeping Lily Dr
Las Vegas NV 89178-8283



How Your Loan Amount Can Change

If your Minimum Payment is less than the interest
Only Payment:

- Your monthly Minimum Payment will not be enough to cover the interest due.
- The interest due, which is not covered by your Minimum Payment, is known as Deferred Interest and will be added to the amount you owe on your loan. Your Principal balance will then increase, which is known as "Negative Amortization".
- Negative Amortization results in reducing the amount of equity you have in your home. Negative Amortization should be managed carefully, so that you are not surprised by significant increases in future Minimum Payments.

Your Monthly Home Loan Statement

Snapshot of your Home Loan as of August 12, 2008

Type of Loan	30 Yr Conv Jumbo PayOption ARM
Current Principal Balance	\$520,961.30
Original Loan Amount	\$507,250.00
Maximum Limit (see explanation at bottom of page)	115.00%
Margin	2.725%
Interest Rate this Month	5.750%
Remaining Term	28 Years

Payment Due Date: Sep 1, 2008

Late Payment Charge: \$97.67 if payment is not received by Sep 16, 2008

Your Payment Options this Month

The amounts listed below are total payments, including amounts collected for escrow items such as taxes and insurance premiums.

Payment Options	Total Payment	Deferred Interest	Principal/ Interest Owed	Outstanding Late Charges**	Escrow	Optional Products***	TARP
Option 1 Amortized Payment	\$3,925.74		\$3,122.91		\$802.83		
Option 2 15-Year Amortized Payment	\$5,552.16		\$4,749.33		\$802.83		
Option 3 Minimum Payment	\$2,756.32	\$542.78*	\$2,496.27		\$802.83		
Option 4 Interest Only Payment	\$3,299.10		\$2,496.27		\$802.83		

Please note: Amounts above are estimates and may change based on payments made.

*Negative amounts (-) minus sign) shown in the deferred interest column are added to the principal balance. This results from making a Minimum Payment that is less than the interest due.

**Outstanding late charges up to \$400.00 are reflected in the payment option amount.

Subtract the paper. Add up the benefits.

Tired of writing checks, licking envelopes, and mailing payments every month?

Sign up for PayPlan Services through Countrywide's Service Plus and enjoy the:

- SPEED of paying online
- CONVENIENCE of an automatic payment
- FLEXIBILITY to place a hold on a draft

Get started today!

- Log on to customers.countrywide.com.
- Access your existing account or set up a new account.
- Click on the "Payment Services" link.
- Select the PayPlan option that's right for you.



Your Home Loan Activity this Month

Breakdown of Payments and Other Amounts

Date	Description	Amount	Principal/Deferred Interest*	Interest	Additional Principal	Escrow	Late Charges	Optional Products You Requested	Buy-down Assistance	Unapplied
08/11/2008	August payment	\$2,620.03	-\$783.69	\$2,600.89		\$802.83				
08/11/2008	County tax pmt	-1,980.97				-1,980.97				
**Ending balance		\$520,961.30								

*Amounts preceded by a (-) sign have been added to the principal balance.

**Please note: The ending principal balance shown above may not be the amount required to pay off your loan. For payoff information, you may use our 24-hour automated information system. Call 1-800-669-5833.

Pre-Payment Penalty: In accordance with your loan agreement, if you choose to prepay the principal or pay off the loan in full, before the expiration date of the Pre-Payment Penalty, you will be required to pay the fee which will be due and payable and cannot be waived. Please review your loan agreement for the expiration date, amount and terms of the Pre-Payment Penalty.

Mortgage-Related Expenses Paid from Your Escrow Account

We are responsible for paying the following mortgage expenses on your behalf, using the money in your escrow account:

Type of Payment	Who Receives the Payment	Your Policy Number or Tax ID	Frequency of Payment	Next Payment Due	Amount Due
County taxes	Clark County Treasurer	139-34-411-087	Annual	07/01/2009	\$1,980.97
County taxes	Clark County Treasurer	139-34-411-087	Annual	09/01/2008	\$2,496.64
County taxes	Clark County Treasurer	139-34-411-087	Annual	12/01/2008	\$1,834.23
County taxes	Clark County Treasurer	139-34-411-087	Annual	02/01/2009	\$1,834.23

Mortgage-Related Expenses You're Responsible for Paying

Type of Payment	Who Receives the Payment	Your Policy Number or Tax ID	Frequency of Payment	Next Payment Due	Amount Due
Hazard insurance	Granite State Mutual	1820653	Annual	05/09/2009	\$0.00

When you receive your tax bill, please retain the original bill for your records, as Countrywide will receive your tax information from another source. Supplemental bills will remain your responsibility and you must pay them directly.

DID YOU KNOW?

Payments

We may charge you a fee for any payment returned or rejected by your financial institution, subject to applicable law.

All accepted payments of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited by law.

Your account... HOW YOU WANT IT, WHEN YOU WANT IT

Next time you want to confirm a payment (or even make a payment), log in to customers.countrywide.com. Manage your account online with powerful tools. Log in today! Restrictions apply.

It's valued customers like you who've made Countrywide® one of the nation's leading home loan lenders. We take pride in using our resources and experience to make the dream of homeownership a reality for more and more people.

TO CONTACT US

CREDIT REPORTING NOTICE

We may report information about your account to credit bureaus. Late payments, missed payments or other defaults on your account may be reflected in your credit report.

For up-to-the-minute information about the account, use our 24-hour automated information system. To ask us about this statement or account information, call 1-866-653-6183 Monday-Friday, 6AM-5PM Pacific Time. Calls may be monitored and/or recorded for service quality purposes. *Se habla español.* 1-800-295-0025. Please have the account number available when you call.

Or write to us at:
The address for general inquiries and all RESPA Qualified Written Requests is: Countrywide Home Loans, Attn: Customer Service SVB-314 P O Box 5170, Simi Valley, CA 93062-5170

Tax Dept SV-24 P O Box 10211, Van Nuys, CA 91499-6089
Insurance Dept P.O. Box 961206, FTWX-22 Fort Worth, TX 76161-0206
Payments, Attn: Remittance Processing
P O Box 650070, Dallas, TX 75265-0070
Overnight deliveries 5401 N Beach Street, FWTX 36 Fort Worth, TX 76137
Our website customers.countrywide.com
Your account information is available in Spanish on the site mentioned above.



OPTION 1
12-12020-mg
Amortized Payment (principal and
interest) based on your remaining
term •

The amount necessary to pay the loan off (principal and interest) at the maturity date, in substantially equal payments (unless your loan has a balloon payment due on the maturity date). Under the terms of your Note, this payment amount is calculated on the assumption that the current rate will remain in effect for the remaining term of your loan.

Doc 4386 Filed 07/26/13 Entered 07/26/13 16:27:48 Main Document
Pg 9 of 14

Account number **129449730**
James R & Terri L Fox
900 Las Vegas Boulevard South
Las Vegas, NV 89101

Payment due **Sep 1, 2008** **\$3,925.74**
After **Sep 16, 2008** late payment **\$4,023.41**
Please update e-mail information on the reverse side of this coupon.

2008



Countrywide

PO BOX 650070
DALLAS, TX 75265-0070

Additional
Principal

Additional
Escrow

Other

Check total

129449730800000392574000402341

OPTION 2
15-Year Amortized Payment
(principal and interest)

The amount necessary to pay the loan off (principal and interest) within a 15-year term from the first payment due date, in substantially equal payments (unless your loan has a balloon payment due on the maturity date). Under the terms of your Note, this payment amount is calculated on the assumption that the current rate will remain in effect for the remaining term of your loan.

Account number **129449730**
James R & Terri L Fox
900 Las Vegas Boulevard South
Las Vegas, NV 89101

(8)

Payment due **Sep 1, 2008** **\$5,552.16**
After **Sep 16, 2008** late payment **\$5,649.83**
Please update e-mail information on the reverse side of this coupon.

2008



Countrywide

PO BOX 650070
DALLAS, TX 75265-0070

Additional
Principal

Additional
Escrow

Other

Check total

129449730800000555216000564983

OPTION 3
Minimum Payment

Important: If this amount is less than the Interest Only, paying this will not be enough to pay all of the interest due, will not reduce your principal, and the unpaid interest will be added to your principal. This is called "negative amortization", meaning the amount you owe increases. You will be charged interest on the entire principal. Negative Amortization will reduce the equity you have in your home. Negative Amortization should be managed carefully, so that you are not surprised by significant increases in future Minimum Payments.

Account number **129449730**
James R & Terri L Fox
900 Las Vegas Boulevard South
Las Vegas, NV 89101

(8)

Payment due **Sep 1, 2008** **\$2,756.32**
After **Sep 16, 2008** late payment **\$2,853.99**
Please update e-mail information on the reverse side of this coupon.

2008



Countrywide

PO BOX 650070
DALLAS, TX 75265-0070

Additional
Principal

Additional
Escrow

Other

Check total

129449730800000275632000285399

OPTION 4
Interest-Only Payment

You pay only the interest charged on your loan for the previous month. By making an Interest Only Payment, you will avoid negative amortization, but no portion of the payment will be applied to reduce the principal balance of your loan.

Account number **129449730**
James R & Terri L Fox
900 Las Vegas Boulevard South
Las Vegas, NV 89101

(8)

Payment due **Sep 1, 2008** **\$3,299.10**
After **Sep 16, 2008** late payment **\$3,396.77**
Please update e-mail information on the reverse side of this coupon.

2008



Countrywide

PO BOX 650070
DALLAS, TX 75265-0070

Additional
Principal

Additional
Escrow

Other

Check total

129449730800000329910000339677

Account Number 129449730
E-mail use: Providing your e-mail address(es) below will allow us to send you information on your account
James R & Terri L Fox
E-mail address

Account Number 129449730
E-mail use: Providing your e-mail address(es) below will allow us to send you information on your account
James R & Terri L Fox
E-mail address

How we post your payment: All accepted payment of principal and interest will be applied to the longest outstanding installment due, unless otherwise expressly prohibited or limited by law. If you submit an amount in addition to your scheduled monthly amount, we will apply your payments as follows: (i) to outstanding monthly payments of principal and interest, (ii) escrow deficiencies, (iii) late charges and other amounts you owe in connection with your loan and (iv) to reduce the outstanding principal balance of your loan. Please specify if you want an additional amount applied to future payments, rather than principal reduction.
For all full month payment periods, interest is calculated on a monthly basis. Accordingly, interest for all full months, including February, is calculated as 30/360 of annual interest, irrespective of the actual number of days in the month. For partial months, interest is calculated daily on the basis of a 365 day year.

Account Number 129449730
E-mail use: Providing your e-mail address(es) below will allow us to send you information on your account
James R & Terri L Fox
E-mail address

Postdated checks will be processed on the date received unless a loan counselor agrees to honor the date written on the check as a condition of a repayment plan.

**THIS IS A NOTICE REGARDING YOUR CLAIM. YOU MUST READ IT
AND TAKE ACTION IF YOU DISAGREE WITH THE OBJECTION.**

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

In re:)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u> ,)	Chapter 11
)	
Debtors.)	Jointly Administered
)	

**NOTICE OF HEARING ON FOURTH OMNIBUS OBJECTION TO CLAIMS
(LATE-FILED CLAIMS)**

JAMES FOX

Proposed Claim(s) to be Disallowed and Expunged				Basis For Objection
Claim No(s); Date Filed	Debtor	Classification	Amount	Late Filed
6425 01/15/13	Residential Capital, LLC	Administrative Priority	\$734,105.02	
		Administrative Secured	\$634,105.02	
		Secured	N/A	
		Priority	N/A	
		General Unsecured	N/A	

PLEASE TAKE NOTICE that, on June 7, 2013, Residential Capital, LLC and certain of its affiliates (collectively, the “**Debtors**”) filed their Fourth Omnibus Objection to Claims (Late-Filed Claims) (the “**Objection**”) with the United States Bankruptcy Court for the Southern District of New York (the “**Bankruptcy Court**”).¹ The category of claim objection applicable to you is identified in the table above in the column entitled “**Basis for Objection**”.

The Objection requests that the Bankruptcy Court expunge, and/or disallow one or more of your claims listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED on the ground that the claim(s) is Late Filed. **Any claim that the Bankruptcy Court expunges and disallows will be treated as if it had not been filed and you will not be entitled to any distribution on account thereof.**

¹ A list of the Debtors, along with the last four digits of each Debtor’s federal tax identification number, is available on the Debtors’ website at <http://www.kccllc.net/rescap>.

If you do NOT oppose the expungement, and/or disallowance of your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, then you do NOT need to file a written response to the Objection and you do NOT need to appear at the hearing.

If you DO oppose the expungement, and/or disallowance of your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, then you MUST file with the Bankruptcy Court and serve on the parties listed below a written response to the Objection that is received on or before 4:00 p.m. Prevailing Eastern Time on July 8, 2013 (the "**Response Deadline**").

Your response, if any, must contain at a minimum the following: (i) a caption setting forth the name of the Bankruptcy Court, the names of the Debtors, the case number and the title of the Objection to which the response is directed; (ii) the name of the claimant and description of the basis for the amount of the claim; (iii) a concise statement setting forth the reasons why the claim should not be disallowed, and/or expunged for the reasons set forth in the Objection, including, but not limited to, the specific factual and legal bases upon which you will rely in opposing the Objection; (iv) all documentation or other evidence of the claim, to the extent not included with the proof of claim previously filed with the Bankruptcy Court, upon which you will rely in opposing the Objection; (v) the address(es) to which the Debtors must return any reply to your response, if different from that presented in the proof of claim; and (vi) the name, address, and telephone number of the person (which may be you or your legal representative) possessing ultimate authority to reconcile, settle, or otherwise resolve the claim on your behalf.

The Bankruptcy Court will consider a response only if the response is timely filed, served, and received. A response will be deemed timely filed, served, and received only if the original response is actually received on or before the Response Deadline by (i) the chambers of the Honorable Martin Glenn, One Bowling Green, New York, New York 10004, Courtroom 501; (ii) Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, New York 10104, Attn: Gary S. Lee, Esq., Norman S. Rosenbaum, Esq. and Jordan A. Wishnew, Esq., attorneys for the Debtors; and (iii) Kramer Levin Naftalis & Frankel LLP, 1117 Avenue of the Americas, New York, NY 10036, Attn: Kenneth H. Eckstein, Esq. and Douglas H. Mannal, Esq., attorneys for the Official Committee of Unsecured Creditors appointed in these cases.

A hearing will be held on July 15, 2013 to consider the Objection. The hearing will be held at 11:00 a.m. Prevailing Eastern Time in the United States Bankruptcy Court for the Southern District of New York, One Bowling Green, New York, New York 10004, Courtroom 501. If you file a written response to the Objection, you should plan to appear at the hearing. The Debtors, however, reserve the right to continue the hearing on the Objection with respect to your claim(s). If the Debtors do continue the hearing with respect to your claim(s), then the hearing will be held at a later date. If the Debtors do not continue the hearing with respect to your claim(s), then a hearing on the Objection will be conducted on the above date.

Whether or not the Bankruptcy Court disallows, and/or expunges your claim(s) listed above under PROPOSED CLAIM(S) TO BE DISALLOWED AND EXPUNGED, the Debtors have the right to object on other grounds to the claim(s) (or to any other claims you may have filed) at a later date. You will receive a separate notice of any such objections.

You may participate in a hearing telephonically provided that you comply with the Bankruptcy Court's instructions, which can be found on the Bankruptcy Court's website at www.nysb.uscourts.gov.

If you wish to view the complete Objection, you can do so on the Bankruptcy Court's electronic docket for the Debtors' chapter 11 case, which is posted on the internet at www.nysb.uscourts.gov (a PACER login and password are required and can be obtained through the PACER Service Center at www.pacer.psc.uscourts.gov), or for free at <http://www.kccllc.net/rescap>. If you have any questions about this notice or the Objection, or if you would like to request a complete copy of the Objection at the Debtors' expense, please contact the Debtors' approved claims agent Kurtzman Carson Consultants, LLC at (888) 926-3479. CLAIMANTS SHOULD NOT CONTACT THE CLERK OF THE BANKRUPTCY COURT TO DISCUSS THE MERITS OF THEIR CLAIMS.

DATED: June 10, 2013
New York, New York

MORRISON & FOERSTER LLP
1290 Avenue of the Americas
New York, New York 10104
Telephone: (212) 468-8000
Facsimile: (212) 468-7900
Gary S. Lee
Norman S. Rosenbaum
Jordan A. Wishnew

ATTORNEYS FOR DEBTORS AND
DEBTORS IN POSSESSION

Residential Capital, LLC
c/o KCC
2335 Alaska Ave
El Segundo, CA 90245

000050

PRF 58773***
Case No.: 12-12020
Svl 1

PackID: 50
NameID:10950877

JAMES FOX
620 E. FOX LANE
NEWCASTLE, OK 73065-0000